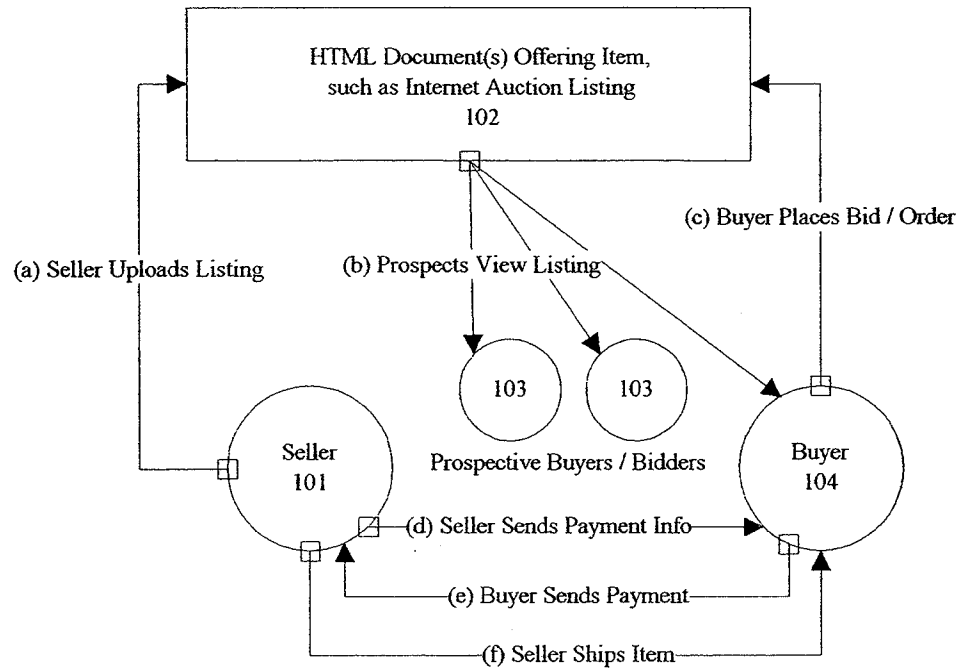


**Typical Internet Auction
or Other eCommerce Transaction
FIGURE 1**



**Bonded or Guaranteed
Internet Auction or Other
eCommerce Transaction
FIGURE 2A**

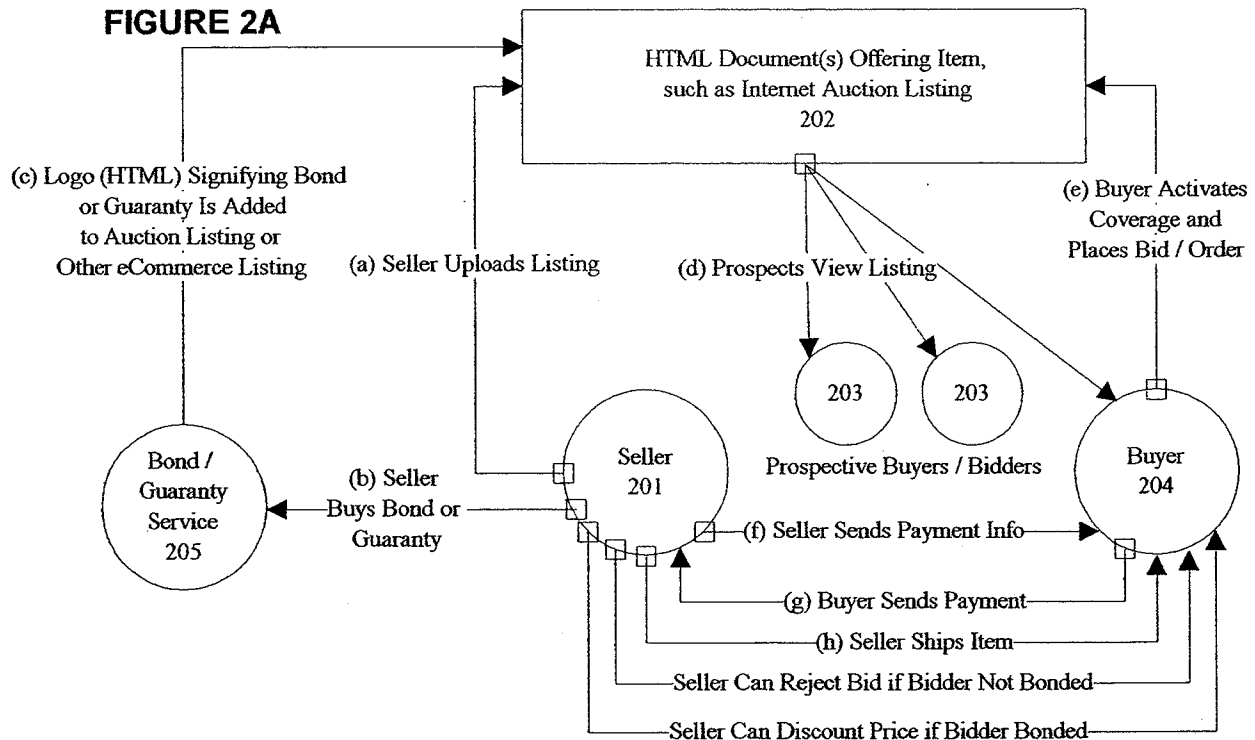


FIG. 20

